

Massachusetts Guaranteed Issue Nongroup Membership ¹
as of December 31, 2002

Nongroup Membership Total Membership	Type of Plan	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
		Members as of 12/31/02	Members as of 12/31/02	Members as of 12/31/02	Members as of 12/31/02	Members as of 12/31/02	Members as of 12/31/02	Members as of 12/31/02	Members as of 12/31/02	Members as of 12/31/02	Members as of 12/31/02	Members as of 12/31/02	Members as of 12/31/02	Members as of 12/31/02	Members as of 12/31/02	Members as of 12/31/02
Aetna Health Inc.	HMO	10	5	14	0	45	3	4	5	83	0	23	13	24	28	257
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Basic Blue Direct) ²	HMO	328	132	356	20	739	63	152	127	1,631	43	690	452	331	299	5,363
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Blue Direct)	HMO	962	296	1,171	17	2,254	177	472	325	4,633	45	2,147	1,653	912	1,175	16,239
CIGNA HealthCare of Massachusetts, Inc.	HMO	5	0	5	0	20	2	8	3	69	0	22	8	19	112	273
Fallon Community Health Plan, Inc.	HMO	3	0	1	1	54	3	3	0	180	0	16	6	5	652	924
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ²	HMO	111	9	93	24	331	3	6	11	1,002	0	508	185	350	94	2,727
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	192	13	193	27	658	4	9	21	2,004	1	1,058	303	673	245	5,401
Health New England, Inc.	HMO	0	150	0	0	0	71	360	174	0	0	0	0	0	5	760
Tufts Associated HMO, Inc.	HMO	69	8	34	0	175	9	20	19	546	0	208	89	206	91	1,474
United HealthCare of New England, Inc.	HMO	11	0	57	0	3	0	1	0	17	0	15	5	3	5	117
HMO Total		1,691	613	1,924	89	4,279	335	1,035	685	10,165	89	4,687	2,714	2,523	2,706	33,535
Aetna Life Insurance Company	Pref Prov	0	0	2	0	2	0	0	1	5	0	0	3	1	0	14
Blue Cross and Blue Shield of MA, Inc. (Blue Direct)	Pref Prov	235	59	171	79	340	30	67	66	1,020	86	467	221	253	193	3,287
Blue Cross and Blue Shield of MA, Inc. (Basic Blue Direct) ^{2,3}	Pref Prov	4	1	2	0	3	0	1	0	12	0	0	2	3	1	29
(The) Guardian Life Insurance Company of America	Pref Prov	3	0	1	2	1	0	0	0	3	0	0	1	1	0	12
John Alden Life Insurance Company	Pref Prov	1	1	0	0	0	0	0	1	0	0	0	0	0	0	3
New England Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
United HealthCare Insurance Company	Pref Prov	3	0	2	0	3	0	0	0	11	0	1	5	0	1	26
Preferred Provider Total		246	61	178	81	349	30	68	68	1,051	86	468	232	258	195	3,371
Aetna Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gerber Life Insurance Company	Medical	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
(The) Guardian Life Insurance Company of America	Medical	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
John Alden Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(The) MEGA Life and Health Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
United HealthCare Insurance Company	Medical	3	1	1	0	2	0	0	0	5	0	1	0	3	2	18
Medical Total		3	2	1	0	2	0	1	0	5	0	1	0	3	2	20
Total Nongroup Members		1,940	676	2,103	170	4,630	365	1,104	753	11,221	175	5,156	2,946	2,784	2,903	36,926
2002 Massachusetts Population⁴		228,577	133,462	543,434	15,431	735,606	71,721	459,116	153,399	1,474,160	10,416	656,486	485,747	689,925	770,321	6,427,801
Market Penetration Rate⁵		0.85%	0.51%	0.39%	1.10%	0.63%	0.51%	0.24%	0.49%	0.76%	1.68%	0.79%	0.61%	0.40%	0.38%	0.57%

¹ Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate report for this information).

² Beginning November 1, 2001, carriers were permitted to offer an alternate guaranteed issue health plan in addition to the standard guaranteed issue health plan. Blue Cross and Blue Shield of Massachusetts, Inc. and Harvard Pilgrim Health Care, Inc. began offering the noted plans on November 1, 2001.

³ Blue Cross and Blue Shield of Massachusetts, Inc. began offering Basic Blue Direct PPO as of November 1, 2002.

⁴ 2002 Population Source: Table CO-EST2002-02-25 - Massachusetts County Population Estimates and Population Change: July 1, 2001 to July 1, 2002. Source: Population Division, U.S. Census Bureau. Release Date: April 17, 2003

⁵ Total members in each county divided by the 2002 population in each county.